

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.	APPLICATION NO.
	<b>03292.101090.4</b>	<b>10/810,473</b>
	APPLICANT  <b>Michael J. Berardi et al.</b>	
	FILING DATE	GROUP
	<b>August 30, 2004</b>	<b>3621</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	<b>1</b>	<b>97/009688</b>	<b>WO</b>	<b>A3</b>	<b>3/13/1997</b>	<b>Simon, Daniel R</b>	
	<b>2</b>	<b>99/003057</b>	<b>WO</b>	<b>A1</b>	<b>1/21/1991</b>	<b>Dorf, Robert E</b>	
	<b>3</b>	<b>99/049424</b>	<b>WO</b>	<b>A1</b>	<b>9/30/1999</b>	<b>Flitcroft, et al</b>	

NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	<b>1</b>	<b>GOLDWASSER, JOAN, "Best of the Cash-back Cards", Kiplinger's Personal Finance Magazine, 04/1999</b>
	<b>2</b>	<b>GREENE, THOMAS C., American Express offers temporary CC numbers for the Web, The Register, www.theregister.com.uk/content/1/13132.html, 09/09/2000</b>
	<b>3</b>	<b>HARRIS, "How Fingerprint Scanners Work", http://computer.howstuffworks.com/fingerprint-scanner.htm/printable, 02/18/2004, 6 pages</b>
	<b>4</b>	<b>http://www.palowireless.com/infotooth/tutorial.asp, 04/28/2003</b>
	<b>5</b>	<b>http://www.palowireless.com/infotooth/tutorial/12cap.asp, 04/28/2003</b>
	<b>6</b>	<b>http://www.palowireless.com/infotooth/tutorial/baseband.asp, 04/28/2003</b>
	<b>7</b>	<b>http://www.palowireless.com/infotooth/tutorial/hci.asp, 04/28/2003</b>
	<b>8</b>	<b>http://www.palowireless.com/infotooth/tutorial/lmp.asp, 04/28/2003</b>
	<b>9</b>	<b>http://www.palowireless.com/infotooth/tutorial/k1_gap.asp, 04/28/2003</b>
	<b>10</b>	<b>http://www.palowireless.com/infotooth/tutorial/profiles.asp, 04/28/2003</b>
	<b>11</b>	<b>http://www.palowireless.com/infotooth/tutorial/radio.asp, 04/28/2003</b>
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	<b>13</b>	<b>http://www.palowireless.com/infotooth/tutorial/sdp.asp, 04/28/2003</b>
	<b>14</b>	<b>http://www.palowireless.com/infotooth/whatis.asp, 04/28/2003</b>
	<b>15</b>	<b>http://www.semiconductors.philips.com/news/content/file_878.html, 04/072003</b>
	<b>16</b>	<b>HURLEY et al., "Automatic Ear Recognition by Force Field Transformations", The Institution of Electrical Engineers, 2000, pages 7/1-7/5</b>
	<b>17</b>	<b>International Newsletter of the TI RFID Group, 2000, Issue 20, 12 pages</b>
	<b>18</b>	<b>International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008</b>
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EXAMINER INITIAL	CITE NO.	
	19	KAPLAN, JEREMY A., "Networking: Microsoft SPOT", <a href="http://www.pcmag.com/print_article/0,3048,a=43561,00.asp">http://www.pcmag.com/print_article/0,3048,a=43561,00.asp</a> , 07/01/2003, 2 pages
	20	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	21	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, <a href="http://www.msnbc.msn.com/id/3072638">http://www.msnbc.msn.com/id/3072638</a> , 02/17/2004, 4 pages
	22	KULKARNI, et al., "Biometrics: Speaker Verification" <a href="http://biometrics.cse.msu.edu/speaker.html">http://biometrics.cse.msu.edu/speaker.html</a> , 03/08/2004, 5 pages
	23	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
	24	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002
	25	LAMOND, "Credit Card Transactions Real World and Online" © 1996

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